

Table II.A.2(1996) Percent of private-sector establishments that offer health insurance by firm size and State: United States, 1996  
(40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	52.9%	34.2%	64.9%	80.8%	92.7%	96.7%	41.7%	93.9%
New England:								
Maine	53.2%	37.8%	60.6%	90.5%	90.9%	99.8%	44.1%	97.1%
Massachusetts	58.6%	42.4%	61.2%	87.1%	96.5%	98.7%	48.7%	96.3%
Connecticut	57.6%	38.7%	69.0%	85.6%	100.0%	100.0%	46.2%	98.3%
Middle Atlantic:								
New York	52.8%	37.6%	69.1%	82.2%	96.1%	100.0%	44.2%	95.2%
New Jersey	55.9%	38.4%	82.4%	83.4%	97.6%	93.3%	46.2%	94.3%
Pennsylvania	60.1%	42.7%	70.3%	82.6%	96.5%	100.0%	49.7%	97.3%
East North Central:								
Ohio	59.4%	37.5%	73.8%	90.6%	93.5%	100.0%	47.7%	97.9%
Indiana	51.6%	30.0%	58.6%	73.5%	96.4%	100.0%	37.6%	97.2%
Illinois	55.9%	38.5%	70.9%	88.4%	86.3%	98.5%	46.3%	94.4%
Michigan	57.8%	39.8%	76.0%	86.0%	91.0%	98.2%	48.3%	95.4%
Wisconsin	55.3%	38.1%	68.7%	83.1%	89.0%	100.0%	45.6%	96.8%
West North Central:								
Minnesota	51.9%	36.0%	70.6%	74.8%	84.3%	97.9%	43.9%	89.3%
Iowa	50.0%	32.3%	76.8%	82.2%	95.7%	95.7%	40.8%	93.1%
Missouri	50.0%	30.0%	62.1%	85.3%	91.8%	100.0%	37.7%	97.2%
Nebraska	48.3%	30.1%	64.6%	88.0%	91.0%	100.0%	38.1%	94.7%
Kansas	48.8%	31.6%	68.5%	84.0%	91.6%	95.3%	39.1%	93.7%
South Atlantic:								
Maryland	55.8%	37.1%	69.3%	82.7%	94.3%	93.2%	45.3%	91.9%
Virginia	54.6%	32.4%	69.1%	84.7%	85.3%	94.1%	41.5%	90.2%
West Virginia	47.9%	23.9%	65.1%	72.7%	88.8%	98.4%	33.4%	95.2%
North Carolina	55.7%	33.0%	76.8%	92.8%	99.2%	98.1%	43.6%	97.4%
South Carolina	48.3%	26.1%	56.3%	73.9%	93.6%	98.8%	33.5%	95.0%
Georgia	55.0%	32.4%	67.9%	80.6%	89.1%	95.0%	41.6%	93.1%
Florida	50.3%	34.0%	51.1%	73.1%	93.8%	99.1%	37.7%	95.7%
East South Central:								
Kentucky	53.3%	30.7%	62.7%	89.3%	97.9%	100.0%	38.6%	98.9%
Tennessee	49.4%	25.1%	52.1%	80.4%	89.6%	95.5%	33.2%	91.5%
Alabama	54.3%	32.7%	68.3%	90.3%	97.5%	97.1%	42.0%	96.5%
Mississippi	42.1%	20.8%	51.6%	64.5%	85.2%	98.6%	28.0%	92.0%
West South Central:								
Arkansas	45.7%	26.5%	55.3%	90.0%	94.0%	98.7%	34.2%	96.8%
Louisiana	45.6%	23.3%	55.2%	66.8%	86.9%	98.5%	31.0%	91.1%
Oklahoma	46.1%	26.3%	52.8%	77.0%	84.1%	97.7%	32.4%	93.3%
Texas	49.8%	28.6%	46.9%	72.6%	93.1%	98.4%	34.3%	94.4%
Mountain:								
Colorado	54.3%	39.7%	58.9%	84.0%	87.0%	96.6%	45.2%	92.4%
New Mexico	47.3%	31.0%	49.8%	68.7%	90.9%	98.8%	36.0%	92.6%
Arizona	55.1%	32.9%	72.6%	73.5%	78.9%	88.6%	43.5%	83.6%
Utah	54.8%	35.9%	60.1%	88.1%	89.1%	94.1%	44.0%	92.9%
Nevada	51.9%	31.2%	63.6%	71.5%	94.0%	96.4%	40.1%	92.3%
Pacific:								
Washington	50.5%	31.2%	66.6%	83.8%	95.9%	95.7%	40.6%	94.0%
Oregon	61.5%	46.3%	69.6%	83.6%	96.3%	94.3%	51.4%	94.8%
California	48.4%	30.0%	61.3%	74.2%	94.5%	90.6%	38.0%	88.7%
Hawaii	84.2%	76.9%	85.7%	100.0%	99.1%	100.0%	80.0%	99.7%
States not shown separately	49.5%	32.8%	68.2%	82.2%	93.1%	91.9%	40.0%	92.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.A.2(1996) Standard error for percent of private-sector establishments that offer health insurance by firm size and State: United States, 1996  
(40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.32%	0.50%	0.74%	0.48%	0.76%	0.68%	0.39%	0.45%
New England:								
Maine	3.16%	4.66%	4.94%	3.86%	4.26%	0.12%	3.62%	1.57%
Massachusetts	1.95%	2.54%	8.31%	3.53%	1.79%	1.43%	2.07%	1.30%
Connecticut	2.12%	3.15%	5.89%	6.36%	0.00%	0.00%	2.20%	0.97%
Middle Atlantic:								
New York	1.06%	1.93%	2.82%	5.37%	2.64%	0.00%	1.52%	1.92%
New Jersey	2.64%	2.49%	5.84%	6.68%	1.17%	4.70%	2.44%	3.73%
Pennsylvania	2.34%	2.88%	4.53%	5.19%	1.57%	0.00%	2.14%	0.74%
East North Central:								
Ohio	2.14%	2.69%	5.37%	3.67%	4.12%	0.00%	2.55%	1.67%
Indiana	2.58%	3.21%	6.49%	4.95%	4.63%	0.00%	2.51%	2.46%
Illinois	1.75%	2.86%	5.28%	3.23%	4.80%	1.03%	2.35%	2.24%
Michigan	2.15%	2.91%	3.94%	4.13%	4.10%	0.75%	2.50%	1.62%
Wisconsin	2.10%	2.50%	4.12%	4.44%	6.75%	0.00%	1.61%	1.64%
West North Central:								
Minnesota	1.94%	1.89%	6.17%	9.03%	7.10%	1.45%	1.40%	3.48%
Iowa	2.64%	4.03%	5.20%	4.33%	6.72%	3.03%	3.16%	2.23%
Missouri	1.73%	3.22%	7.81%	3.97%	4.85%	0.00%	2.29%	1.18%
Nebraska	1.51%	3.14%	3.84%	3.64%	5.79%	0.00%	2.41%	2.29%
Kansas	2.51%	2.64%	5.60%	7.04%	5.08%	3.39%	2.60%	2.50%
South Atlantic:								
Maryland	3.02%	3.16%	6.21%	6.89%	5.07%	5.70%	3.33%	3.71%
Virginia	2.10%	2.75%	6.05%	4.38%	6.90%	3.57%	2.39%	3.07%
West Virginia	2.63%	4.31%	7.95%	7.05%	6.32%	0.94%	3.53%	1.92%
North Carolina	2.90%	3.37%	5.21%	3.49%	2.52%	1.33%	3.08%	0.82%
South Carolina	3.48%	4.10%	8.20%	7.20%	3.36%	1.08%	3.76%	1.85%
Georgia	2.41%	4.06%	7.32%	6.83%	5.46%	4.66%	3.31%	2.78%
Florida	1.45%	1.59%	6.47%	4.35%	4.71%	0.69%	1.60%	1.78%
East South Central:								
Kentucky	3.08%	3.19%	6.92%	5.31%	1.57%	0.00%	3.20%	0.71%
Tennessee	2.33%	3.28%	6.71%	3.55%	4.70%	3.93%	2.99%	2.68%
Alabama	2.57%	3.59%	6.03%	4.38%	10.38%	4.23%	2.83%	2.03%
Mississippi	2.23%	2.56%	6.25%	8.28%	8.28%	1.22%	1.86%	3.00%
West South Central:								
Arkansas	2.62%	2.05%	7.93%	5.57%	3.24%	2.01%	2.15%	1.48%
Louisiana	2.48%	3.52%	2.49%	9.18%	5.53%	1.10%	2.80%	1.85%
Oklahoma	2.00%	2.15%	10.14%	7.17%	11.70%	1.51%	2.29%	2.96%
Texas	1.70%	2.77%	6.58%	4.34%	4.97%	0.87%	2.59%	1.25%
Mountain:								
Colorado	1.96%	2.38%	7.90%	5.78%	7.29%	3.66%	1.70%	3.77%
New Mexico	2.38%	3.49%	9.05%	7.02%	5.94%	0.86%	3.35%	2.55%
Arizona	3.28%	2.58%	7.08%	6.83%	10.57%	7.02%	2.46%	6.65%
Utah	3.03%	3.80%	6.61%	3.78%	5.62%	3.82%	3.28%	2.97%
Nevada	2.22%	3.43%	5.82%	7.16%	2.31%	3.99%	3.30%	2.99%
Pacific:								
Washington	2.06%	2.26%	7.53%	5.03%	3.82%	5.57%	2.14%	4.33%
Oregon	2.52%	3.14%	7.44%	3.02%	1.72%	3.30%	2.74%	1.78%
California	1.02%	1.82%	1.93%	3.79%	1.65%	3.59%	1.21%	1.97%
Hawaii	1.50%	2.19%	6.02%	0.00%	1.15%	0.00%	1.86%	0.36%
States not shown separately	1.96%	2.07%	5.07%	4.08%	2.59%	3.33%	2.21%	2.29%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).